



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name WSFS FINANCIAL CORPORATION

City/State WILMINGTON, DE

Bank Holding Company Information

Federal Reserve District: 3

Consolidated Assets (\$000): 20,964,674

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: _____

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

WSFS FINANCIAL CORPORATION
500 DELAWARE AVENUE

WILMINGTON, DE 19801

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BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	20,910,437	14,210,755	14,886,988	13,081,876	11,453,951
Net income (\$000)	3,804	65,082	271,442	114,774	148,809
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.65	2.55	57	3.22	2.67	83	2.92	2.60	72	3.57	2.77	89	3.90	3.01	88
+ Non-interest income	1.15	0.97	68	1.33	1.13	67	1.21	1.04	65	1.45	1.21	67	1.40	1.32	63
- Overhead expense	3.34	2.18	89	2.68	2.28	77	2.54	2.17	80	2.82	2.57	69	3.60	2.69	84
- Provision for credit losses	0.36	0.04	90	-0.55	-0.12	8	-0.79	-0.09	0	1.17	0.51	93	0.22	0.15	73
+ Securities gains (losses)	0	0	43	0.01	0.01	73	0	0.01	61	0.07	0.02	87	0	0.01	60
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	0.11	1.35	4	2.44	1.78	86	2.41	1.66	89	1.12	1.04	52	1.71	1.56	61
Net operating income	0.07	1.03	4	1.83	1.36	85	1.82	1.26	88	0.88	0.81	53	1.30	1.19	59
Net income	0.07	1.02	5	1.83	1.35	85	1.82	1.26	89	0.88	0.82	52	1.30	1.19	59
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.10	2.96	58	3.76	3.18	84	3.41	3.06	72	4.37	3.55	91	5.21	4.41	88
Interest expense	0.12	0.20	30	0.22	0.29	41	0.17	0.25	37	0.41	0.52	39	0.76	1.08	28
Net interest income (tax equivalent)	2.98	2.75	63	3.54	2.88	86	3.24	2.80	79	3.96	3.01	90	4.45	3.33	92
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.11	0.09	68	0.17	0.16	61	0.20	0.11	77	0.08	0.27	27	0.22	0.21	60
Earnings coverage of net loan and lease losses (X)	7.59	38.54	31	17.35	25.70	59	13.98	39.72	36	39.60	22.91	82	12.55	24.40	46
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	1.20	55	2.39	1.49	88	1.20	1.23	49	2.54	1.58	86	0.56	0.83	26
Allowance for loan and lease losses / Total loans and leases	1.20	1.17	54	2.35	1.47	88	1.18	1.20	48	2.48	1.55	86	0.56	0.81	26
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.22	0.47	18	0.39	0.70	25	0.24	0.49	19	0.49	0.71	36	0.30	0.57	21
30-89 days past due loans and leases / Total loans and leases	0.25	0.32	46	0.46	0.33	76	0.37	0.32	66	0.31	0.39	48	0.38	0.43	53
Liquidity and Funding															
Net noncore funding dependence	-7.46	-1.97	31	-9.11	-0.51	22	-4.87	-2.33	42	-4.12	3.20	31	7.90	14.45	30
Net short-term noncore funding dependence	-8.58	-6.65	34	-11.73	-6.88	29	-6.26	-7.71	51	-6.69	-4.76	37	5.09	3.38	49
Net loans and leases / Total assets	53.75	59.31	30	57.90	60.99	35	50.10	58.67	22	62.74	61.58	44	69.42	63.77	56
Capitalization															
Tier 1 leverage ratio	9.16	9.06	57	9.71	9.15	72	10.24	8.98	79	9.76	9.13	74	11.54	9.76	86
Holding company equity capital / Total assets	12.02	10.29	79	12.02	10.72	73	12.29	10.71	73	12.50	11.16	71	15.10	12.43	83
Total equity capital (including minority interest) / Total assets	12.01	10.40	77	12.01	10.85	71	12.28	10.82	70	12.48	11.29	69	15.09	12.57	82
Common equity tier 1 capital / Total risk-weighted assets	12.76	12.21	64	12.38	12.57	54	14.16	12.42	77	11.87	12.38	46	12.65	12.17	67
Net loans and leases / Equity capital (X)	4.47	5.82	23	4.82	5.73	31	4.08	5.53	22	5.02	5.58	39	4.60	5.21	34
Cash dividends / Net income	224.40	33.45	99	8.76	23.13	21	8.93	28.27	13	21.23	42.30	22	15.10	33.12	17
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	42.32	9.35	94	19.97	16.49	64	10.07	10.50	54	16.95	16.68	55	69.08	9.26	96
Equity capital	42.35	4.03	94	-3.49	9.13	2	8.23	7.46	66	-3.17	6.99	9	125.39	10.49	99
Net loans and leases	32.11	6.29	92	0.38	7.22	34	-12.10	3.36	4	5.70	9.07	43	74.02	9.10	95
Noncore funding	-17.87	-10.65	36	-41.82	-25.09	29	-53.23	-14.79	6	-28.38	-12.18	32	-4.62	6.59	31
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	9.86	11.08	55	13.93	11.33	70	7.63	10.95	51	13.76	13.56	66	5.33	13.04	43
Equity investment in subsidiaries / Equity capital	107.34	103.47	73	105.01	102.85	64	105.57	103.22	67	104.07	102.81	61	105.16	103.22	62
Cash from ops + noncash items + op expense / Op expense + dividends	38.51	125.04	25	4.50	98.58	16	25.43	154.48	7	633.12	147.24	99	842.32	190.27	98

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	109,688	104,546	373,264	444,156	453,761	4.92	100.60
Income from lease financing receivables.....	9,193	4,306	19,984	16,238	9,459	113.49	
Fully taxable income on loans and leases.....	118,830	108,795	393,028	460,156	462,958	9.22	118.09
Tax-exempt income on loans and leases.....	51	57	220	238	262	-10.53	-73.85
Estimated tax benefit on income on loans and leases.....	16	256	978	968	980	-93.67	-97.55
Income on loans and leases (tax equivalent).....	118,897	109,108	394,226	461,362	464,200	8.97	114.84
Investment interest income (tax equivalent).....	24,631	12,162	61,348	53,179	53,205	102.52	331.05
Interest on balances due from depository institutions.....	701	248	1,709	480	3,396	182.66	70000.00
Interest income on other earning assets.....	121	28	86	535	1,507	332.14	-75.85
Total interest income (tax equivalent).....	144,350	121,546	457,369	515,556	522,308	18.76	134.49
Interest on time deposits of \$250K or more.....	362	368	1,148	3,170	5,191	-1.63	55.36
Interest on time deposits < \$250K.....	1,069	2,500	7,692	18,910	20,829	-57.24	-12.23
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,697	1,628	6,083	17,182	34,055	4.24	4.50
Interest on other borrowings and trading liabilities.....	1,612	2,600	7,797	9,188	16,069	-38.00	-65.32
Interest on subordinated debt and mandatory convertible securities.....	839	0	0	0	0		
Total interest expense.....	5,579	7,096	22,720	48,450	76,144	-21.38	-27.76
Net interest income (tax equivalent).....	138,771	114,450	434,649	467,106	446,164	21.25	157.77
Non-interest income.....	60,228	47,411	179,431	190,146	160,455	27.03	115.99
Adjusted operating income (tax equivalent).....	198,999	161,861	614,080	657,252	606,619	22.94	143.52
Overhead expense.....	174,458	95,260	378,505	368,456	411,981	83.14	237.98
Provision for credit losses.....	19,036	-19,530	-117,955	153,180	25,560		780.48
Securities gains (losses).....	0	329	331	9,076	333	-100.00	-100.00
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	5,917	86,813	358,700	146,107	195,586	-93.18	-79.06
Applicable income taxes.....	1,737	21,407	86,095	31,636	46,452	-91.89	-79.78
Tax equivalent adjustments.....	213	265	1,000	1,151	1,216	-19.62	-70.90
Applicable income taxes (tax equivalent).....	1,950	21,672	87,095	32,787	47,668	-91.00	-79.08
Minority interest.....	163	59	163	-1,454	-891	176.27	
Net income before discontinued operations, net of minority interest.....	3,804	65,082	271,442	114,774	148,809	-94.16	-79.91
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	3,804	65,082	271,442	114,774	148,809	-94.16	-79.91
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	3,967	65,141	271,605	113,320	147,918	-93.91	-79.05
Investment securities income (tax equivalent).....	24,631	12,162	61,348	53,179	53,205	102.52	331.05
US Treasury and agency securities (excluding mortgage-backed securities).....	699	698	2,796	1,142	0	0.14	502.59
Mortgage-backed securities.....	23,113	10,704	55,802	48,377	48,954	115.93	425.89
All other securities.....	819	760	2,750	3,660	4,251	7.74	-31.95
Cash dividends declared.....	8,536	5,699	24,242	24,369	22,463	49.78	288.18
Common.....	8,536	5,699	24,242	24,369	22,463	49.78	288.18
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.76	2.75	51	3.42	2.96	81	3.07	2.85	68	3.94	3.27	87	4.56	4	85
Less: Interest expense	0.11	0.19	30	0.20	0.27	42	0.15	0.23	35	0.37	0.48	39	0.66	0.98	27
Equals: Net interest income (tax equivalent)	2.65	2.55	57	3.22	2.67	83	2.92	2.60	72	3.57	2.77	89	3.90	3.01	88
Plus: Non-interest income	1.15	0.97	68	1.33	1.13	67	1.21	1.04	65	1.45	1.21	67	1.40	1.32	63
Equals: adjusted operating income (tax equivalent)	3.81	3.56	74	4.56	3.87	84	4.12	3.70	76	5.02	4.04	88	5.30	4.41	85
Less: Overhead expense	3.34	2.18	89	2.68	2.28	77	2.54	2.17	80	2.82	2.57	69	3.60	2.69	84
Less: Provision for credit losses	0.36	0.04	90	-0.55	-0.12	8	-0.79	-0.09	0	1.17	0.51	93	0.22	0.15	73
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0.01	0.01	73	0	0.01	60	0.07	0.02	87	0	0.01	60
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	0.11	1.35	4	2.44	1.78	86	2.41	1.66	89	1.12	1.04	52	1.71	1.56	61
Less: Applicable income taxes (tax equivalent)	0.04	0.31	4	0.61	0.40	86	0.59	0.38	89	0.25	0.23	55	0.42	0.36	67
Less: Minority interest	0	0	90	0	0	86	0	0	84	-0.01	0	0	-0.01	0	1
Equals: Net operating income	0.07	1.03	4	1.83	1.36	85	1.82	1.26	88	0.88	0.81	53	1.30	1.19	59
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.07	1.02	5	1.83	1.35	85	1.82	1.26	89	0.88	0.82	52	1.30	1.19	59
Memo: Net income (last four quarters)	1.27	1.17	64	1.24	1.07	70	1.82	1.26	89	0.88	0.82	52	1.30	1.19	58
Net income—BHC and noncontrolling (minority) interest	0.08	1.04	5	1.83	1.37	85	1.82	1.27	90	0.87	0.83	52	1.29	1.20	57
Margin Analysis															
Average earning assets / Average assets	89.22	93.16	8	91	93.08	23	90.20	93.08	18	90.09	92.32	21	87.57	91.05	15
Average interest-bearing funds / Average assets	48.47	60.43	8	61.73	62.97	49	59.06	61.99	41	62.73	64.06	46	63.06	65.57	40
Interest income (tax equivalent) / Average earning assets	3.10	2.96	58	3.76	3.18	84	3.41	3.06	72	4.37	3.55	91	5.21	4.41	88
Interest expense / Average earning assets	0.12	0.20	30	0.22	0.29	41	0.17	0.25	37	0.41	0.52	39	0.76	1.08	28
Net interest income (tax equivalent) / Average earning assets	2.98	2.75	63	3.54	2.88	86	3.24	2.80	79	3.96	3.01	90	4.45	3.33	92
Yield or Cost															
Total loans and leases (tax equivalent)	4.16	3.88	70	4.85	4.05	83	4.66	4.01	83	5.04	4.27	87	5.79	5.09	84
Interest-bearing bank balances	0.22	0.18	80	0.07	0.10	15	0.13	0.14	22	0.10	0.27	3	5.87	2.04	99
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets		0.43			0.39			0.45			0.60			0.99	
Total earning assets	3.09	2.93	60	3.75	3.15	85	3.40	3.04	73	4.36	3.51	91	5.20	4.36	88
Investment securities (tax equivalent)	1.78	1.78	55	1.71	1.84	42	1.68	1.77	47	2.34	2.25	60	2.86	2.76	61
US Treasury and agency securities (excluding mortgage-backed securities)	1.22	1.09	62	1.20	1.30	44	1.21	1.14	55	0.87	1.75	15		2.32	
Mortgage-backed securities	1.63	1.67	45	1.55	1.60	50	1.49	1.57	46	2.35	2.05	78	2.77	2.61	71
All other securities	3.86	2.75	83	2.94	2.93	55	2.88	2.81	58	3.01	3.24	45	3.04	4.06	19
Interest-bearing deposits	0.11	0.16	40	0.22	0.26	49	0.18	0.21	51	0.52	0.53	54	0.92	1.10	36
Time deposits of \$250K or more	1.07	0.48	96	0.94	0.82	62	0.82	0.66	72	1.58	1.42	63	2.26	1.96	72
Time deposits < \$250K	0.48	0.44	60	0.99	0.78	75	0.83	0.62	74	1.62	1.36	69	1.76	1.82	42
Other domestic deposits	0.08	0.13	35	0.09	0.17	26	0.08	0.15	29	0.26	0.36	40	0.64	0.93	31
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos		0.16			0.18		0	0.17	9	1.34	0.62	85	2.19	1.86	64
Other borrowed funds and trading liabilities	2.36	1.14	87	3.41	1.38	93	3.04	1.27	93	3.23	1.50	92	2.90	2.38	76
All interest-bearing funds	0.22	0.31	34	0.32	0.42	38	0.26	0.37	33	0.59	0.74	37	1.05	1.49	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	60,228	47,411	179,431	190,146	160,455
Fiduciary activities income	28,924	13,059	57,592	45,657	39,533
Service charges on deposit accounts - domestic	6,022	5,723	23,316	21,216	24,344
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	1,252	1,188	4,719	3,314	2,759
Insurance activities revenue	1,806	671	2,347	3	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	343	241	1,008	525	192
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	3,815	10,210	27,513	55,162	13,657
Other non-interest income	18,066	16,319	62,936	64,269	79,970
Total overhead expenses	174,458	95,260	378,505	368,456	411,981
Personnel expense	80,498	52,837	213,404	195,246	209,922
Net occupancy expense	40,825	12,367	47,348	56,132	66,097
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	3,963	2,651	10,582	10,936	9,687
Other operating expenses	49,172	27,405	107,171	106,142	126,275
Fee income on mutual funds and annuities	995	888	3,681	2,597	2,104
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,265	1,854	1,801	1,838	1,782
Average personnel expense per employee	35.54	28.50	118.49	106.23	117.80
Average assets per employee	9,231.98	7,664.92	8,265.96	7,117.45	6,427.58

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.65	2.26	49	1.87	2.10	51	2.05	2.17	51	1.37	2.02	46	1.31	2.72	39
Overhead expenses / Net Interest Income + non-interest income	87.76	61.09	95	58.95	59.31	47	61.74	59.28	55	56.16	62.28	30	68.05	61.29	76
Percent of Average Assets															
Total overhead expense	3.34	2.18	89	2.68	2.28	77	2.54	2.17	80	2.82	2.57	69	3.60	2.69	84
Personnel expense	1.54	1.21	83	1.49	1.28	72	1.43	1.21	77	1.49	1.30	68	1.83	1.41	84
Net occupancy expense	0.78	0.23	99	0.35	0.24	88	0.32	0.23	83	0.43	0.26	94	0.58	0.28	97
Other operating expenses	1.02	0.71	85	0.85	0.73	74	0.79	0.72	70	0.89	0.94	65	1.19	0.97	77
Overhead less non-interest income	2.19	1.18	94	1.35	1.10	71	1.34	1.10	70	1.36	1.25	58	2.20	1.32	92
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	87.67	60.59	95	58.85	58.69	50	61.64	58.83	58	56.06	61.82	30	67.91	60.64	78
Personnel expense	40.45	33.94	82	32.64	33.28	40	34.75	32.93	59	29.71	32.36	29	34.61	32.39	60
Net occupancy expense	20.52	6.43	99	7.64	6.42	68	7.71	6.23	73	8.54	6.58	79	10.90	6.52	96
Other operating expenses	26.70	19.35	88	18.57	18.45	57	19.18	19.18	52	17.81	22.28	34	22.41	21.20	68
Total non-interest income	30.27	26.24	65	29.29	28.42	59	29.22	27.67	58	28.93	28.83	56	26.45	29.23	54
Fiduciary activities income	14.53	2.31	95	8.07	2.15	93	9.38	2.20	93	6.95	2.09	89	6.52	1.97	88
Service charges on domestic deposit accounts	3.03	3.51	40	3.54	3.21	55	3.80	3.27	55	3.23	3.27	48	4.01	3.88	50
Trading revenue	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0.63	2.33	33	0.73	2.51	33	0.77	2.58	34	0.50	2.46	30	0.45	3.54	24
Insurance activities revenue	0.91	0.38	80	0.41	0.38	72	0.38	0.36	70	0	0.41	24	0	0.47	11
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.17	1.49	40	0.15	0.99	42	0.16	0.60	44	0.08	0.01	62	0.03	0.28	39
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.92	1.74	60	6.31	3.74	76	4.48	3.30	72	8.39	3.92	82	2.25	1.86	66
Other non-interest income	9.08	8.92	62	10.08	8.65	67	10.25	9.27	65	9.78	9.65	61	13.18	10.04	72
Overhead less non-interest income	57.40	33.42	94	29.56	29.66	45	32.42	30.52	47	27.13	31.93	32	41.46	31.06	82
Applicable income taxes / Pretax net operating income (tax equivalent)	29.36	20.83	98	24.66	21.04	85	24	21.18	81	21.65	18.63	68	23.75	20.56	76
Applicable income tax + TE / Pretax net operating income + TE	32.96	22.92	96	24.96	22.74	75	24.28	22.67	72	22.44	21.18	52	24.37	23.23	65

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	8,864,273	6,535,995	6,125,293	6,689,394	6,686,898	35.62	141.76
Commercial and industrial loans	1,569,038	1,655,571	1,189,282	1,960,184	1,291,643	-5.23	86.12
Loans to individuals	402,919	285,673	315,591	340,192	380,458	41.04	327.37
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	5,128	4,096	4,830	4,449	4,896	25.20	-36.59
Other loans and leases	576,095	277,744	379,981	260,008	201,160	107.42	3186.34
Less: Unearned income	13,024	25,048	15,639	31,947	9,143	-48.00	59.71
Loans and leases, net of unearned income	11,404,429	8,734,031	7,999,338	9,222,280	8,555,912	30.57	146.78
Less: Allowance for loan and lease losses	136,330	204,818	94,507	228,804	47,576	-33.44	242.31
Net loans and leases	11,268,099	8,529,213	7,904,831	8,993,476	8,508,336	32.11	145.95
Debt securities that reprice or mature in over 1 year	5,578,281	3,090,278	5,294,196	2,639,660	2,075,866	80.51	498.45
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	16,846,380	11,619,491	13,199,027	11,633,136	10,584,202	44.98	205.50
Interest-bearing bank balances	1,644,737	1,532,189	950,471	1,138,788	83,911	7.35	7608.02
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	2,550	1,135	1,761	1,144	2,649	124.67	-87.25
Trading assets	0	0	0	0	0		
Total earning assets	18,493,667	13,152,815	14,151,259	12,773,068	10,670,762	40.61	232.88
Non-interest-bearing cash and due from depository institutions	631,167	523,712	574,275	506,863	487,841	20.52	-24.31
Premises, fixed assets, and leases	272,798	246,124	231,287	247,399	270,581	10.84	455.35
Other real estate owned	1,818	2,068	2,320	3,061	2,605	-12.09	-49.25
Investment in unconsolidated subsidiaries	10,555	6,350	7,059	6,029	6,874	66.22	424.86
Intangible and other assets	1,554,673	799,388	811,131	797,500	817,639	94.48	280.45
Total assets	20,964,674	14,730,452	15,777,327	14,333,914	12,256,302	42.32	205.92
Quarterly average assets	20,910,437	14,210,755	15,439,731	13,691,815	12,195,619	47.15	205.26
Average loans and leases (YTD)	11,419,612	8,996,880	8,465,141	9,162,040	8,014,470	26.93	150.15
Memoranda							
Loans held-for-sale	70,617	155,447	113,349	197,541	83,872	-54.57	140.24
Loans not held-for-sale	11,333,812	8,578,584	7,885,989	9,024,739	8,472,040	32.12	146.82
Real estate loans secured by 1-4 family	2,319,242	1,994,977	1,766,716	2,110,100	2,204,711	16.25	132.00
Commercial real estate loans	6,520,918	4,505,380	4,334,363	4,544,315	4,443,428	44.74	148.66
Construction and land development	942,506	805,912	717,557	743,159	598,407	16.95	273.37
Multifamily	825,009	389,326	333,231	448,733	601,301	111.91	414.70
Nonfarm nonresidential	4,753,403	3,310,142	3,283,575	3,352,423	3,243,720	43.60	115.11
Real estate loans secured by farmland	24,113	35,638	24,214	34,979	38,759	-32.34	-45.78
Total investment securities	5,580,831	3,091,413	5,295,957	2,640,804	2,078,515	80.53	485.77
U.S. Treasury securities	0	0	0	0	0		-100.00
US agency securities (excluding mortgage-backed securities)	203,396	219,116	220,397	232,107	0	-7.17	784.79
Municipal securities	84,102	103,027	90,146	111,246	131,600	-18.37	-48.60
Mortgage-backed securities	5,292,533	2,768,769	4,984,914	2,296,950	1,944,914	91.15	600.51
Asset-backed securities	0	0	0	0	0		
Other debt securities	800	501	500	501	2,001	59.68	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	5,495,929	2,987,885	5,205,311	2,529,057	1,944,914	83.94	596.46
U.S. Treasury securities	0	0	0	0	0		-100.00
US agency securities (excluding mortgage-backed securities)	203,396	219,116	220,397	232,107	0	-7.17	784.79
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	5,292,533	2,768,769	4,984,914	2,296,950	1,944,914	91.15	600.51
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	856	4,107	3,489	4,680	3,024	-79.16	
Available-for-sale securities appreciation (depreciation)	-407,621	-13,102	-44,571	78,793	35,432		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,719,919	1,375,418	2,156,501	1,295,135	1,048,959	97.75	341.72

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	6,529,521	1,246,128	4,418,007	1,073,570	849,433	423.98	571.38
NOW, ATS and transaction accounts	4,053,214	820,078	3,319,456	774,833	620,143	394.25	749.88
Time deposits less brokered deposits < \$250K	911,887	896,065	812,904	836,126	1,035,200	1.77	173.51
MMDA and other savings accounts	5,920,853	9,115,165	4,553,043	8,784,836	6,581,572	-35.04	84.68
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	17,415,475	12,077,436	13,103,410	11,469,365	9,086,348	44.20	249.08
Time deposits of \$250K or more	148,585	141,385	121,788	170,894	258,030	5.09	31.46
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	195,000		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	33,619	21,456	24,527	27,013	49,462	56.69	-89.45
Other borrowings w/remaining maturity over 1 year	147,996	246,734	147,939	246,617	177,815	-40.02	-17.82
Brokered deposits < \$250K	59,484	64,879	14,864	216,405	242,479	-8.32	-78.36
Noncore funding	389,684	474,454	309,118	660,929	922,786	-17.87	-61.86
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	190,787	67,011	67,011	67,011	67,011	184.71	184.71
Other liabilities	450,911	343,097	360,772	347,129	330,666	31.42	533.13
Total liabilities	18,446,857	12,961,998	13,840,311	12,544,434	10,406,811	42.31	200.00
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	758	576	577	576	575	31.60	30.46
Common surplus	1,967,972	1,054,291	1,058,997	1,053,022	1,049,064	86.66	493.89
Retained earnings	1,219,882	1,036,797	1,224,614	977,414	917,377	17.66	89.48
Accumulated other comprehensive income	-313,780	-13,702	-37,768	56,007	23,501		
Other equity capital components	-354,369	-307,321	-307,321	-295,293	-140,211		
Total holding company equity capital	2,520,463	1,770,641	1,939,099	1,791,726	1,850,306	42.35	258.02
Noncontrolling (minority) interest in subsidiaries	-2,646	-2,187	-2,083	-2,246	-815		
Total equity capital, including minority interest	2,517,817	1,768,454	1,937,016	1,789,480	1,849,491	42.37	257.64
Total liabilities and capital	20,964,674	14,730,452	15,777,327	14,333,914	12,256,302	42.32	205.92
Memoranda							
Non-interest-bearing deposits	6,638,890	3,857,610	4,565,143	3,415,021	2,189,573	72.10	300.39
Interest-bearing deposits	10,984,654	8,426,090	8,674,919	8,441,643	7,397,284	30.36	195.39
Total deposits	17,623,544	12,283,700	13,240,062	11,856,664	9,586,857	43.47	227.77
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,939,099	1,791,726	1,791,726	1,850,306	820,920		
Accounting restatements	0	0	0	-30,368	0		
Net income	3,804	65,082	271,442	114,774	148,809		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,762	1,270	7,216	4,709	11,363		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	47,670	12,029	13,268	155,832	97,186		
Changes incident to business combinations	908,016	0	0	0	949,968		
Less: Dividends declared	8,536	5,699	24,242	24,369	22,463		
Change in other comprehensive income	-276,012	-69,709	-93,775	32,506	38,895		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,520,463	1,770,641	1,939,099	1,791,726	1,850,306		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	42.28	37.11	59	44.37	36.10	69	38.82	36.25	53	46.67	36.22	71	54.56	37.78	78
Commercial and industrial loans	7.48	10.78	33	11.24	13.88	38	7.54	10.76	34	13.68	13.52	50	10.54	12.02	43
Loans to individuals	1.92	3.61	56	1.94	3.42	55	2	3.36	58	2.37	3.40	58	3.10	4.20	54
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.02	0.17	48	0.03	0.19	44	0.03	0.18	48	0.03	0.19	48	0.04	0.24	50
Other loans and leases	2.75	4.19	45	1.89	4.29	30	2.41	4.47	37	1.81	4.63	26	1.64	5.01	21
Net loans and leases	53.75	59.31	30	57.90	60.99	35	50.10	58.67	22	62.74	61.58	44	69.42	63.77	56
Debt securities over 1 year	26.61	19.47	72	20.98	16.70	69	33.56	19.46	92	18.42	15.55	64	16.94	14.60	62
Mutual funds and equity securities	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	80.36	80.04	42	78.88	78.43	41	83.66	79.22	64	81.16	78.16	54	86.36	79.65	70
Interest-bearing bank balances	7.85	7.18	56	10.40	9.08	62	6.02	8.50	42	7.94	7.51	55	0.68	3.06	20
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.01	1.65	1	0.01	1.59	1	0.01	1.56	1	0.01	1.68	2	0.02	1.91	3
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	88.21	91.28	11	89.29	91.48	20	89.69	91.77	25	89.11	91.05	23	87.06	89.53	23
Non-interest cash and due from depository institutions	3.01	0.96	98	3.56	1	98	3.64	0.82	99	3.54	1.07	99	3.98	1.14	99
Other real estate owned	0.01	0.01	60	0.01	0.02	58	0.01	0.01	72	0.02	0.02	62	0.02	0.03	52
All other assets	8.78	7.70	63	7.15	7.44	47	6.67	7.35	42	7.35	7.82	42	8.96	9.27	48
Memoranda															
Short-term investments	7.86	10.28	43	10.41	11.92	50	6.04	11.47	29	7.95	11.17	40	0.71	7.63	3
U.S. Treasury securities	0	1.80	9	0	0.98	13	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.97	0.79	70	1.49	0.73	79	1.40	0.82	76	1.62	0.63	84	0	0.54	13
Municipal securities	0.40	1.72	40	0.70	1.77	47	0.57	1.73	45	0.78	1.69	48	1.07	1.34	57
Mortgage-backed securities	25.25	14.04	87	18.80	12.38	78	31.60	14.14	95	16.02	11.75	70	15.87	11.44	77
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.55	22	0	0.46	23	0	0.53	23	0	0.42	26	0.02	0.39	34
Loans held-for-sale	0.34	0.40	69	1.06	0.46	82	0.72	0.55	73	1.38	0.52	85	0.68	0.39	74
Loans held for investment	54.06	59.15	31	58.24	61.15	35	49.98	58.06	23	62.96	61.72	44	69.12	63.50	54
Real estate loans secured by 1-4 family	11.06	11.67	48	13.54	11.69	61	11.20	11.46	52	14.72	11.91	62	17.99	13.29	69
Revolving	2.33	1.40	74	2.39	1.51	68	2.35	1.42	74	2.51	1.66	66	3.10	2.07	69
Closed-end, secured by first liens	6.45	9.94	33	7.74	9.76	43	6.05	9.67	32	9.41	9.81	51	12.56	10.69	62
Closed-end, secured by junior liens	2.28	0.17	98	3.41	0.21	99	2.79	0.17	99	2.81	0.22	98	2.33	0.28	97
Commercial real estate loans	31.10	23.42	68	30.59	22.27	70	27.47	22.69	62	31.70	22.22	72	36.25	22.23	83
Construction and land development	4.50	3.49	63	5.47	3.32	80	4.55	3.34	66	5.18	3.40	75	4.88	3.44	69
Multifamily	3.94	3.52	65	2.64	3.21	54	2.11	3.57	42	3.13	3.12	59	4.91	3.01	80
Nonfarm nonresidential	22.67	15.11	77	22.47	14.77	78	20.81	14.57	71	23.39	14.72	80	26.47	14.69	84
Real estate loans secured by farmland	0.12	0.33	56	0.24	0.33	64	0.15	0.30	61	0.24	0.33	64	0.32	0.36	67

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	77.73	61.87	74	74.83	57.91	81	76.57	61.05	76	72.54	57.15	78	78.16	57.46	82
Real estate loans secured by 1-4 family	20.34	20.07	51	22.84	19.43	61	22.09	19.86	56	22.88	19.43	61	25.77	20.75	65
Revolving	4.29	2.35	80	4.03	2.45	73	4.64	2.43	80	3.90	2.64	67	4.43	3.15	68
Closed-end	16.05	17.49	44	18.81	16.76	62	17.45	17.24	51	18.98	16.59	63	21.33	17.39	66
Commercial real estate loans	57.18	38.39	82	51.58	35.36	83	54.18	37.86	80	49.28	34.63	80	51.93	33.52	85
Construction and land development	8.26	5.82	70	9.23	5.29	79	8.97	5.65	77	8.06	5.26	75	6.99	5.09	69
1-4 family	1.25	1.29	58	0.99	1.05	58	1.06	1.18	58	0.81	0.93	57	1.07	0.94	64
Other	7.01	4.49	74	8.24	4.21	88	7.91	4.40	80	7.25	4.19	81	5.92	4.02	73
Multifamily	7.23	5.66	69	4.46	5.08	54	4.17	5.78	46	4.87	4.96	57	7.03	4.69	76
Nonfarm nonresidential	41.68	25	84	37.90	23.47	85	41.05	24.56	85	36.35	22.93	83	37.91	22.15	88
Owner-occupied	16.51	8.44	88	15.53	7.93	88	16.78	8.29	88	14.60	7.68	86	15.76	7.72	88
Other	25.17	16.32	80	22.37	15.25	77	24.27	15.94	78	21.75	14.95	76	22.15	14.34	76
Real estate loans secured by farmland	0.21	0.59	57	0.41	0.56	64	0.30	0.54	63	0.38	0.54	65	0.45	0.55	67
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	13.76	18.81	36	18.96	23.16	38	14.87	18.86	44	21.25	22.17	48	15.10	19.53	39
Loans to individuals	3.53	6.52	59	3.27	6.02	55	3.95	6.24	61	3.69	6.13	56	4.45	7.13	55
Credit card loans	0.07	0.51	60	0.07	0.50	60	0.10	0.53	61	0.07	0.65	58	0.07	0.81	53
Agricultural loans	0.04	0.31	48	0.05	0.33	41	0.06	0.34	47	0.05	0.32	44	0.06	0.37	46
Other loans and leases	5.05	8.03	49	3.18	8.05	32	4.75	8.75	45	2.82	9.09	26	2.35	9.85	21
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	448.96	395.39	57	430.25	382.51	54	380.99	391.81	43	448.30	381.27	57	480.16	391.26	62
Real estate loans secured by 1-4 family	117.47	125.02	47	131.32	124.29	55	109.89	126.06	43	141.41	125.03	57	158.31	138.18	60
Revolving	24.78	14.84	74	23.16	16.14	66	23.07	15.44	66	24.08	17.42	65	27.25	21.26	63
Closed-end	92.68	108.83	44	108.17	106.79	56	86.82	108.85	40	117.33	106.14	57	131.07	115.20	60
Commercial real estate loans	330.27	249.33	69	296.58	237.40	62	269.60	245.88	55	304.54	234.65	64	319.07	229.44	69
Construction and land development	47.74	36.95	62	53.05	35.26	72	44.63	35.95	61	49.80	35.62	69	42.97	34.95	64
1-4 family	7.22	8.02	57	5.70	6.84	53	5.27	7.42	54	5.01	6.34	53	6.59	6.61	58
Other	40.51	28.49	66	47.35	28.01	77	39.36	28.11	68	44.79	28.16	74	36.38	27.32	66
Multifamily	41.79	37.99	68	25.63	34.02	48	20.73	38.66	37	30.07	32.74	56	43.18	31.04	75
Nonfarm nonresidential	240.75	160.85	76	217.90	157.71	70	204.24	158.05	66	224.67	155.06	72	232.92	152.10	74
Owner-occupied	95.39	53.96	83	89.28	52.99	80	83.47	52.99	76	90.23	52.37	79	96.85	53.07	81
Other	145.36	105.37	73	128.62	102.29	61	120.77	102.54	59	134.44	100.54	66	136.07	97.41	67
Real estate loans secured by farmland	1.22	3.46	56	2.35	3.50	63	1.51	3.22	60	2.34	3.44	64	2.78	3.60	64
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	79.47	113.45	36	108.98	145.22	36	73.97	114.45	33	131.36	139.91	46	92.75	122.02	38
Loans to individuals	20.41	36.67	55	18.81	35.91	54	19.63	34.55	54	22.80	37.47	57	27.32	43.51	53
Credit card loans	0.43	2.64	60	0.41	2.59	59	0.50	2.77	60	0.41	3.30	58	0.40	4.34	54
Agricultural loans	0.26	1.66	47	0.27	1.94	43	0.30	1.86	46	0.30	1.88	46	0.35	2.18	49
Other loans and leases	29.18	47.86	44	18.28	47.52	30	23.63	51.06	33	17.42	49.54	27	14.44	52.44	19
Supplemental															
Non-owner occupied CRE loans / Gross loans	40.95	30.57	71	36.06	27.81	68	37.41	30.07	67	34.68	27.32	67	36.17	26.45	73
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	236.55	198.65	61	207.29	185.94	54	186.13	195.33	50	214.31	183.76	56	222.22	178.57	58
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	331.95	256.17	68	296.58	243.39	62	269.60	252.85	53	304.54	240.85	62	319.07	236.10	67

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	7.86	10.28	43	10.41	11.92	50	6.04	11.47	29	7.95	11.17	40	0.71	7.63	3
Liquid assets	37.07	28.10	75	34.24	27.16	75	42.66	29.03	83	29.12	26.22	64	20.53	22.44	53
Investment securities	26.62	21.67	67	20.99	18.78	60	33.57	21.63	85	18.42	17.85	56	16.96	16.99	53
Net loans and leases	53.75	59.31	30	57.90	60.99	35	50.10	58.67	22	62.74	61.58	44	69.42	63.77	56
Net loans, leases and standby letters of credit	54.24	60.12	28	58.53	61.79	35	50.65	59.49	21	63.39	62.48	43	70.27	64.84	55
Core deposits	83.07	76.85	75	81.99	73.69	81	83.05	75.71	80	80.02	70.67	79	74.14	63.09	71
Noncore funding	1.86	9.46	6	3.22	11.95	11	1.96	10.30	5	4.61	14.13	17	7.53	19.36	15
Time deposits of \$250K or more	0.71	1.46	30	0.96	1.96	26	0.77	1.58	26	1.19	2.11	32	2.11	2.94	41
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.11	12	0	1.22	11	0	1.23	11	0	1.47	10	1.59	1.94	60
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.44	29	0	0.60	29	0	0.54	31	0	0.54	30	1.59	0.48	76
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.16	1.03	41	0.15	1.11	45	0.16	1	44	0.19	1.24	37	0.40	3.01	20
Earning assets that reprice within 1 year	47.36	36.68	77	50.49	38.67	81	42.99	37.37	64	52.55	39.38	84	39.90	39.29	51
Interest-bearing liabilities that reprice within 1 year	4.43	6.16	48	4.53	7.73	36	4.63	6.39	48	5.57	8.20	43	7.34	10.19	33
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	42.92	29.01	80	45.96	29.49	88	38.36	29.65	71	46.99	29.11	89	32.56	26.63	62
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.46	-1.97	31	-9.11	-0.51	22	-4.87	-2.33	42	-4.12	3.20	31	7.90	14.45	30
Net short-term noncore funding dependence	-8.58	-6.65	34	-11.73	-6.88	29	-6.26	-7.71	51	-6.69	-4.76	37	5.09	3.38	49
Short-term investment / Short-term noncore funding	817.33	265.83	92	902.65	246.74	93	755.23	273.46	91	315.18	184.19	80	13.84	77.77	16
Liquid assets - short-term noncore funding / Nonliquid assets	57.38	35.38	79	50.32	30.67	82	72.99	36.68	87	37.53	28.18	72	19.42	16.97	62
Net loans and leases / Total deposits	63.94	73.06	29	69.44	76.22	29	59.70	72.79	20	75.85	79.43	39	88.75	90.31	43
Net loans and leases / Core deposits	64.70	78.05	24	70.62	83.77	23	60.33	78.25	15	78.41	88.34	32	93.64	103.93	36
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.05	-3.53	96	0.31	0.62	52	0.23	0.12	61	0.36	1.57	30	0.22	0.72	39
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-22.09	-8.82	6	-0.99	1.31	11	-2.92	-0.25	7	6.13	4.31	75	2.63	1.36	80
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	1.52	20.27	26	3.35	12.84	47	1.71	14.28	38	4.23	11.38	53	6.43	12.67	53
Available-for-sale securities	98.48	77.97	77	96.65	85.49	55	98.29	83.77	65	95.77	87.23	49	93.57	85.40	49
U.S. Treasury securities	0	8.39	9	0	5.10	13	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	3.64	3.73	64	7.09	4.35	75	4.16	4.12	67	8.79	4.01	80	0	3.49	13
Municipal securities	1.51	7.89	37	3.33	9.71	41	1.70	8.22	35	4.21	9.83	45	6.33	7.75	56
Mortgage-backed securities	94.83	65.55	94	89.56	66.67	82	94.13	66.54	94	86.98	66.64	75	93.57	67.43	88
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.01	3.16	22	0.02	3.05	23	0.01	3.08	22	0.02	3.01	26	0.10	2.94	34
Mutual funds and equity securities	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	0.05	8.63	1	0.04	9.29	1	0.03	7.78	1	0.04	10.55	1	0.13	11.86	2
Debt securities 1 to 5 years	1.92	18.50	8	1.85	16.09	11	2.04	18.25	9	1.55	17.03	11	1.27	17.94	10
Debt securities over 5 years	98.04	70.45	97	98.11	72.48	96	97.92	71.11	97	98.41	69.86	95	98.60	66.02	99
Pledged securities	48.74	29.79	78	44.49	33.48	67	40.72	32.26	63	49.04	35.67	69	50.47	30.57	77
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	7.43	-1.29	62	2,276.51	156.41	99	-16.47	27.98	19	1,216.93	183.32	97	221.87	26.69	94
Investment securities	80.53	28.40	89	41.65	31.91	70	100.54	31.36	92	27.05	23.62	66	53.39	11.75	89
Core deposits	44.20	14.47	91	30.88	29.18	64	14.25	16.94	53	26.23	26.88	54	71.25	11.23	96
Noncore funding	-17.87	-10.65	36	-41.82	-25.09	29	-53.23	-14.79	6	-28.38	-12.18	32	-4.62	6.59	31

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,343,252	2,451,491	2,406,874
Commit: Secured commercial real estate loans	584,810	524,280	381,037	567,431	531,925
Commit: Unsecured real estate loans	21,458	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			71,941	55,852	48,698
Securities underwriting	0	0	0	0	0
Standby letters of credit	102,385	92,921	87,078	93,069	104,070
Commercial and similar letters of credit	13	13	13	13	19
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	49,002	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	66,872	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	115,874	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	149,256	405,626	210,936	419,219	206,594
Written options contracts (interest rate)	96,288	257,413	109,142	238,849	124,029
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,980,589	1,261,977	1,250,882	1,300,237	1,231,894
Futures and forward foreign exchange	803	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	113,177	113,177	113,177	113,177	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							14.85	22.78	21	17.10	22.01	38	19.64	23.52	46
Standby letters of credit	0.49	0.64	55	0.63	0.67	61	0.55	0.65	56	0.65	0.71	63	0.85	0.84	63
Commercial and similar letters of credit	0	0.02	42	0	0.02	40	0	0.02	41	0	0.02	43	0	0.02	38
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.23	0.26	66	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.32	0.18	77	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.55	0.17	84	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	20.70	45.51	56	13.84	42.67	40	10.67	46.30	39	14.45	48.62	37	12.75	68.47	32
Interest rate contracts	20.16	33.09	58	13.07	30.32	41	9.96	32.46	41	13.66	34.36	38	12.75	47.31	35
Interest rate futures and forward contracts	0.71	4.02	66	2.75	4.59	76	1.34	3.25	70	2.92	6.21	72	1.69	10.67	69
Written options contracts (interest rate)	0.46	1.59	54	1.75	2	67	0.69	1.41	61	1.67	2.18	64	1.01	2.47	65
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	18.99	19.54	62	8.57	20.33	38	7.93	20.49	38	9.07	20.83	38	10.05	28.86	37
Foreign exchange contracts	0	6.48	54	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	56	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.54	1.07	82	0.77	0.80	82	0.72	0.92	82	0.79	1.86	80	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0.54	0.32	84	0.77	0.27	86	0.72	0.31	86	0.79	0.32	85	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							27.68	44.98	25	26.76	42.82	34	30.03	45.53	38

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	4,340,113	2,038,193	1,684,137	2,071,482	1,562,517
Interest rate contracts	4,226,133	1,925,016	1,570,960	1,958,305	1,562,517
Foreign exchange contracts	803	0	0	0	0
Equity, commodity, and other contracts	113,177	113,177	113,177	113,177	0
Derivatives Position					
Futures and forwards	150,059	405,626	210,936	419,219	206,594
Written options	96,288	257,413	109,142	238,849	124,029
Exchange-traded	0	0	0	0	0
Over-the-counter	96,288	257,413	109,142	238,849	124,029
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	4,093,766	1,375,154	1,364,059	1,413,414	1,231,894
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	4,340,113	2,038,193	1,684,137	2,071,482	1,562,517
Interest rate contracts	4,226,133	1,925,016	1,570,960	1,958,305	1,562,517
Foreign exchange contracts	803	0	0	0	0
Equity, commodity, and other contracts	113,177	113,177	113,177	113,177	0
Derivative contracts (excluding futures and FX 14 days or less)	4,208,634	1,632,568	1,360,024	1,652,263	1,355,923
One year or less	183,063	305,048	186,980	278,031	167,496
Over 1 year to 5 years	635,964	377,482	378,719	362,823	376,361
Over 5 years	3,389,607	950,038	794,325	1,011,409	812,066
Gross negative fair value (absolute value)	95,727	74,204	59,128	117,823	33,691
Gross positive fair value	100,997	8,907	10,806	14,247	4,836
Held for trading	0	0	0	0	0
Non-traded	100,997	8,907	10,806	14,247	4,836
Current credit exposure on risk-based capital derivative contracts	101,206	3,464	10,086	5,369	2,520
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	97.37	93.91	31	94.45	94.52	29	93.28	94.17	31	94.54	94.10	31	100	93.44	80
Foreign exchange contracts	0.02	3.18	52	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	2.61	1.19	81	5.55	1.04	87	6.72	1.14	86	5.46	1.17	85	0	1.64	31
Futures and forwards															
Written options	3.46	10.22	48	19.90	12.82	71	12.52	11.16	64	20.24	14.05	68	13.22	13.49	63
Exchange-traded	2.22	6.03	43	12.63	8.11	75	6.48	6.28	63	11.53	8.18	71	7.94	5.91	70
Over-the-counter	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	2.22	5.74	45	12.63	7.80	76	6.48	5.96	64	11.53	7.73	73	7.94	5.10	74
Exchange-traded	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Over-the-counter	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Held for trading	94.32	74.58	68	67.47	69.64	40	80.99	74.26	46	68.23	68.76	40	78.84	69.75	46
Interest rate contracts															
Foreign exchange contracts	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Equity, commodity, and other contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts															
Equity, commodity, and other contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts															
Non-traded	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts	97.37	57.41	61	94.45	54.11	65	93.28	56.71	62	94.54	53.82	67	100	52.22	88
Equity, commodity, and other contracts	0.02	0.37	66	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	2.61	0.11	95	5.55	0.12	95	6.72	0.09	96	5.46	0.10	96	0	0.13	38
Over 1 year to 5 years	96.97	92.63	43	80.10	90.92	21	80.75	92.53	15	79.76	91.48	21	86.78	93.86	21
Over 5 years	4.22	27.97	25	14.97	26.80	47	11.10	27.56	39	13.42	32.05	42	10.72	32.17	35
Gross negative fair value (absolute value)	14.65	26.35	29	18.52	28.69	39	22.49	27.01	42	17.52	27.06	37	24.09	30.45	47
Gross positive fair value	78.10	29.53	93	46.61	30.03	69	47.17	29.89	69	48.83	29.56	73	51.97	28.09	74
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.21	1.21	87	3.64	1.21	96	3.51	0.98	95	5.69	1.55	98	2.16	0.83	91
Gross positive fair value (X)	2.33	1.52	77	0.44	1.70	6	0.64	1.34	15	0.69	2.23	9	0.31	1.19	11
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.06	70	0.06	0.05	75	0.04	0.04	73	0.09	0.07	80	0.03	0.06	66
Gross positive fair value (X)	0.05	0.06	72	0.01	0.07	20	0.01	0.05	25	0.01	0.09	19	0	0.07	19
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.05	0.01	92	0.01	0.01	46	0.01	0.01	57	0.01	0.02	55	0	0.01	54
Current credit exposure (X)	0.05	0.04	76	0	0.05	20	0.01	0.04	30	0	0.06	23	0	0.05	20
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.70	0.47	76	0.03	0.61	19	0.10	0.46	30	0.05	0.85	20	0.02	0.73	20

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	94,507	228,804	228,804	47,576	39,539
Gross losses	4,851	5,476	28,315	13,249	22,273
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,600	1,650	11,103	5,720	4,750
Net losses	3,251	3,826	17,212	7,529	17,523
Provision for loan and lease losses	18,971	-20,160	-117,085	153,174	25,560
Adjustments	26,103	0	0	35,583	0
Ending balance	136,330	204,818	94,507	228,804	47,576
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.36	0.04	91	-0.57	-0.11	6	-0.79	-0.09	0	1.17	0.51	93	0.22	0.15	73
Provision for loan and lease losses / Average loans and leases	0.66	0.06	91	-0.90	-0.20	11	-1.38	-0.16	0	1.67	0.82	89	0.32	0.24	72
Provision for loan and lease losses / Net loan and lease losses	583.54	49.50	84	-526.92	-168.35	17	-680.25	-105.48	11	2,034.45	487.86	93	145.87	130.58	69
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	1.20	55	2.39	1.49	88	1.20	1.23	49	2.54	1.58	86	0.56	0.83	26
Allowance for loan and lease losses / Total loans and leases	1.20	1.17	54	2.35	1.47	88	1.18	1.20	48	2.48	1.55	86	0.56	0.81	26
Allowance for loan and lease losses / Net loans and leases (X)	10.48	38.27	43	13.38	18.09	60	5.49	21.39	17	30.39	11.58	88	2.72	8.03	26
Allowance for loan and lease losses / Nonaccrual assets	590.51	355.27	81	644.24	291.29	90	569.01	364.13	80	545.97	299.17	86	207.56	218.72	65
ALLL / 90+ days past due + nonaccrual loans and leases	392.77	284.19	78	518.92	246.27	88	355.29	287.08	72	390.44	244.34	79	121.76	151.73	48
Gross loan and lease losses / Average loans and leases	0.17	0.17	64	0.24	0.24	61	0.33	0.19	80	0.14	0.34	31	0.28	0.28	58
Recoveries / Average loans and leases	0.06	0.07	51	0.07	0.08	58	0.13	0.08	77	0.06	0.07	55	0.06	0.08	46
Net losses / Average loans and leases	0.11	0.09	68	0.17	0.16	61	0.20	0.11	77	0.08	0.27	27	0.22	0.21	60
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	5.65	10.98	22	12.45	7.39	76	83.80	34.67	90	25.68	33.98	42	27.97	36.22	43
Earnings coverage of net loan and lease losses (X)	7.59	38.54	31	17.35	25.70	59	13.98	39.72	36	39.60	22.91	82	12.55	24.40	46

Net Loan and Lease Losses By Type

Real estate loans	-0.02	-0.01	31	0.02	0.03	64	0.06	0.02	80	0.02	0.04	42	0	0.01	46
Real estate loans secured by 1-4 family	-0.07	-0.02	17	-0.05	-0.01	14	-0.06	-0.02	15	-0.01	0.01	33	0.02	0.01	69
Revolving	-0.06	-0.08	37	-0.10	-0.03	15	0	-0.07	79	-0.02	0.01	32	0.10	0.02	81
Closed-end	-0.08	-0.02	9	-0.04	-0.01	16	-0.07	-0.01	7	0	0	40	0.01	0	61
Commercial real estate loans	0	0	31	0.05	0.05	69	0.10	0.04	79	0.03	0.07	45	-0.01	0.01	15
Construction and land development	0	-0.02	72	0	0	57	0.34	0	93	0	0	36	0.01	-0.01	78
1-4 family	0	0	58	0	0	58	0	0	57	0	0	17	0	0	25
Other	0	-0.01	71	0	0	57	0.34	0	95	0	0	57	0.01	-0.01	82
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	82
Nonfarm nonresidential	-0.01	0.01	24	0.07	0.07	73	0.06	0.05	70	0.04	0.11	44	-0.01	0.02	12
Owner-occupied	0	0	87	-0.01	0.01	12	0	0.01	18	0.02	0.02	71	0.02	0.01	83
Other	-0.01	0	14	0.08	0.06	75	0.06	0.04	76	0.02	0.08	43	-0.04	0.01	2
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.44	0.11	88	0.67	0.20	88	0.94	0.17	96	0.11	0.47	21	1.12	0.37	91
Loans to individuals	0.68	0.70	55	0.40	1.06	28	0.47	0.71	46	0.49	1.13	28	0.57	1.17	30
Credit card loans	1.54	1.88	37	4.58	2.41	87	3.93	1.84	88	2.73	2.92	41	0	3.11	7
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.93	0.16	89	0.69	0.09	93	0.31	0.10	85	1.06	0.15	93	0.38	0.15	83

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	28,622	40,281	29,290	28,152	32,683
90+ days past due loans and leases	11,623	7,678	9,991	16,694	16,150
Nonaccrual loans and leases	23,087	31,792	16,609	41,908	22,922
Total past due and nonaccrual loans and leases	63,332	79,751	55,890	86,754	71,755
Restructured 30-89 days past due	0	0	0	360	762
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	729	3,884	756	4,602	5,896
Total restructured loans and leases	729	3,884	756	4,962	6,658
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	13,126	15,919	14,398	15,539	14,281
Other real estate owned	1,818	2,068	2,320	3,061	2,605
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.25	0.32	46	0.46	0.33	76	0.37	0.32	66	0.31	0.39	48	0.38	0.43	53
90+ days past due loans and leases	0.10	0.10	74	0.09	0.11	70	0.12	0.10	73	0.18	0.12	77	0.19	0.15	73
Nonaccrual loans and leases	0.20	0.44	20	0.36	0.65	25	0.21	0.46	17	0.45	0.66	38	0.27	0.51	22
90+ days past due and nonaccrual loans and leases	0.30	0.59	25	0.45	0.82	27	0.33	0.62	26	0.64	0.85	39	0.46	0.71	33
30-89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	51	0.01	0.01	60
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.01	0.10	14	0.04	0.13	32	0.01	0.10	16	0.05	0.13	31	0.07	0.14	39
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.25	0.32	46	0.46	0.33	76	0.37	0.32	66	0.31	0.40	48	0.38	0.43	53
90+ days past due assets	0.10	0.10	74	0.09	0.11	70	0.12	0.10	73	0.18	0.12	77	0.19	0.15	73
Nonaccrual assets	0.20	0.45	20	0.36	0.66	25	0.21	0.47	17	0.45	0.67	38	0.27	0.53	22
30+ days past due and nonaccrual assets	0.56	0.94	31	0.91	1.18	47	0.70	0.97	39	0.94	1.29	41	0.84	1.19	39
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.17	0.35	24	0.27	0.50	26	0.17	0.36	23	0.41	0.52	41	0.32	0.44	39
90+ days past due and nonaccrual assets + other real estate owned	0.17	0.36	22	0.28	0.53	26	0.18	0.37	22	0.43	0.55	41	0.34	0.48	38
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.18	0.41	18	0.34	0.58	26	0.21	0.41	23	0.42	0.60	33	0.33	0.53	26
Allowance for loan and lease losses	27.90	62.77	17	24.30	69.27	10	35.26	62.64	26	26.60	66.66	13	85.27	115.41	40
Equity capital + allowance for loan and lease losses	1.43	3.67	16	2.52	5.03	23	1.64	3.60	19	3.01	4.97	28	2.14	4.28	24
Tier 1 capital + allowance for loan and lease losses	1.92	4.23	20	3.24	5.96	24	2.05	4.30	19	4.02	6.05	29	2.91	5.65	21
Loans and leases + other real estate owned	0.33	0.69	23	0.57	0.97	31	0.42	0.71	29	0.66	0.97	31	0.47	0.85	21

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.13	0.26	33	0.34	0.31	64	0.28	0.26	61	0.25	0.39	42	0.26	0.38	41
90+ days past due	0	0.13	18	0.01	0.13	45	0.02	0.12	54	0.03	0.16	56	0.02	0.16	45
Nonaccrual	0.23	0.51	26	0.36	0.76	22	0.21	0.52	25	0.58	0.76	42	0.25	0.46	29
Commercial and industrial															
30–89 days past due	0.06	0.26	17	0.47	0.22	82	0.13	0.24	42	0.07	0.23	20	0.32	0.31	63
90+ days past due	0	0.03	40	0.01	0.02	66	0	0.04	18	0.17	0.03	93	0.16	0.05	85
Nonaccrual	0.17	0.53	22	0.51	0.69	46	0.33	0.57	39	0.16	0.75	14	0.49	0.83	34
Individuals															
30–89 days past due	3.26	0.67	97	3.09	0.53	97	2.94	0.63	97	2.28	0.83	94	3.01	0.83	96
90+ days past due	2.87	0.08	99	2.27	0.11	97	2.69	0.09	99	3.24	0.14	99	3.35	0.17	99
Nonaccrual	0.01	0.16	29	0.01	0.22	27	0	0.17	11	0.01	0.28	24	0	0.17	11
Depository institution loans															
30–89 days past due		0			0.01			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0			0			0			0	
Agricultural															
30–89 days past due	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due	0	0	50	0	0.03	46	0	0.50	43	0	0	50	0	0.07	47
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual	0	0.23	37	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases															
30–89 days past due	0.52	0.13	88	0.52	0.13	87	0.32	0.12	83	0.86	0.18	91	0	0.20	14
90+ days past due	0.01	0.01	76	0.02	0.01	84	0.15	0.01	96	0	0.01	75	0	0.01	30
Nonaccrual	0.03	0.08	60	0	0.15	19	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.15	0.44	21	0.18	0.47	23	0.31	0.46	41	0.34	0.65	26	0.45	0.67	37
	90+ days past due	0	0.25	21	0.05	0.28	56	0.01	0.24	46	0.07	0.33	59	0.02	0.31	45
	Nonaccrual	0.32	0.68	30	0.39	0.88	22	0.39	0.71	35	0.32	0.89	17	0.32	0.73	23
Revolving	30-89 days past due	0.16	0.27	38	0.35	0.31	66	0.11	0.28	31	0.21	0.48	28	0.31	0.45	34
	90+ days past due	0	0.03	34	0.03	0.03	72	0.04	0.02	79	0	0.03	30	0.03	0.05	65
	Nonaccrual	0.32	1.02	34	0.49	1.31	34	0.43	1.18	42	0.36	1.13	27	0.30	1	24
Closed-end	30-89 days past due	0.15	0.46	22	0.14	0.48	18	0.36	0.49	50	0.36	0.65	32	0.48	0.70	41
	90+ days past due	0	0.28	21	0.05	0.31	58	0	0.26	18	0.08	0.38	60	0.02	0.35	47
	Nonaccrual	0.32	0.66	35	0.37	0.85	25	0.38	0.67	37	0.31	0.87	20	0.33	0.70	28
Junior lien	30-89 days past due	0.01	0.01	61	0.03	0.01	85	0.01	0.01	60	0.02	0.02	63	0.01	0.02	47
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.04	0.03	68	0.05	0.05	58	0.05	0.03	71	0.04	0.04	56	0.03	0.04	47
Commercial real estate	30-89 days past due	0.12	0.16	57	0.42	0.22	82	0.26	0.15	77	0.22	0.26	59	0.16	0.18	55
	90+ days past due	0	0.01	30	0	0.02	24	0.02	0.01	82	0.02	0.02	73	0.02	0.03	64
	Nonaccrual	0.20	0.37	38	0.34	0.62	36	0.13	0.38	24	0.70	0.62	62	0.21	0.23	56
Construction and development	30-89 days past due	0.40	0.19	77	0	0.22	15	1.11	0.17	91	0.05	0.28	37	0.01	0.28	25
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.59	0.17	85	0	0.50	11	0	0.20	33	0	0.41	11	0	0.20	12
1-4 family	30-89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0.40	0.14	82	0	0.16	17	1.11	0.13	92	0.05	0.22	49	0.01	0.20	31
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.59	0.14	87	0	0.43	11	0	0.16	37	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0	0.06	29	0.26	0.08	81	0.59	0.07	95	0.26	0.09	82	0.18	0.08	85
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0.14	0	95
	Nonaccrual	0.09	0.12	73	0	0.13	38	0	0.17	43	2.43	0.11	99	0	0.05	45
Nonfarm non-residential	30-89 days past due	0.09	0.13	54	0.54	0.20	88	0.04	0.13	40	0.25	0.23	64	0.19	0.14	71
	90+ days past due	0	0.01	34	0	0.02	27	0.02	0.01	86	0.03	0.02	76	0	0.03	22
	Nonaccrual	0.14	0.45	23	0.47	0.78	43	0.17	0.45	29	0.63	0.80	49	0.29	0.28	59
Owner Occupied	30-89 days past due	0.03	0.04	45	0.04	0.06	55	0.02	0.04	51	0.12	0.07	75	0.05	0.07	47
	90+ days past due	0	0	38	0	0	33	0	0	37	0.03	0	88	0	0.01	26
	Nonaccrual	0.03	0.17	22	0.15	0.32	33	0.05	0.17	26	0.16	0.27	35	0.24	0.16	69
Other	30-89 days past due	0.06	0.08	64	0.49	0.12	90	0.02	0.08	54	0.13	0.14	64	0.14	0.07	80
	90+ days past due	0	0.01	39	0	0.01	34	0.02	0	92	0	0.01	33	0	0.01	30
	Nonaccrual	0.11	0.24	42	0.32	0.40	53	0.12	0.23	45	0.47	0.44	59	0.05	0.10	45
Farmland	30-89 days past due	0	0.17	31	0	0.13	30	1.88	0.10	96	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due	0.64	0.87	27	1.76	0.75	91	0	0.81	6	2.39	0.95	90	1.29	1.19	54
	90+ days past due	0	0.45	16	0.02	0.56	29	0	0.45	14	0	0.63	13	0.14	0.78	29
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,614,362	747,546	752,253	758,306	909,429
Retained earnings	1,227,474	1,051,981	1,239,797	1,000,190	917,377
Accumulated other comprehensive income (AOCI)	-313,780	-13,702	-37,768	56,007	23,501
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,528,056	1,785,825	1,954,282	1,814,503	1,850,307
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	996,171	535,042	528,652	537,345	546,743
Accumulated other comprehensive income-related adjustments	-313,780	-13,702	-37,768	56,008	23,502
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,845,665	1,264,485	1,463,398	1,221,150	1,280,062
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,845,665	1,264,485	1,463,398	1,221,150	1,280,062
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	65,000	65,000	65,000	65,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	-2,646	0	0	0	0
Additional tier 1 capital before deductions	-2,646	65,000	65,000	65,000	65,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	65,000	65,000	65,000	65,000
Tier 1 Capital	1,845,665	1,329,485	1,528,398	1,286,150	1,345,062
Tier 2 Capital					
Tier 2 capital instruments and related surplus	176,002	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	138,340	128,467	82,566	129,630	49,605
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	314,342	128,467	82,566	129,630	49,605
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	314,342	128,467	82,566	129,630	49,605
Exited advanced approach tier 2 capital					
Total capital	2,160,007	1,457,952	1,610,964	1,415,780	1,394,667
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	21,136,197	14,224,457	15,453,433	13,712,367	12,195,619
Less: Deductions from common equity tier 1 capital	996,171	535,042	528,652	537,346	546,743
Less: Other deductions	-4,716	-4,806	-4,888	-4,787	-3,317
Total assets for leverage ratio	20,144,742	13,694,221	14,929,669	13,179,808	11,652,193
Total risk-weighted assets	14,459,826	10,211,407	10,335,485	10,291,942	10,121,624
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	12.76	12.18	65	12.38	12.54	55	14.16	12.37	77	11.87	12.35	46	12.65	12.11	68
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.76	12.88	54	13.02	13.31	52	14.79	13.11	77	12.50	13.08	48	13.29	12.78	67
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.94	14.72	62	14.28	15.37	36	15.59	14.91	66	13.76	15.23	25	13.78	14.36	50
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.16	9.06	57	9.71	9.15	72	10.24	8.98	79	9.76	9.13	74	11.54	9.76	86
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	1,806	671	2,347	3	0	169.15	
Other insurance activities income	1,806	671	2,347	3	0	169.15	
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	100,364	32,255	33,098	32,051	30,293	211.16	-1.31

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	50.48			54.39			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	49.52			45.61			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.91	0.38	80	0.41	0.38	72	0.38	0.36	70	0	0.41	24	0	0.47	11
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91		
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	5.06	12.22	24	2.10	11	16	2.04	12	12	2.12	11.03	17	2.18	11.51	18
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	6,325	6,689	6,408	6,771	7,138
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	6,325	6,689	6,408	6,771	7,138
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	800	501	500	501	2,001
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	7,125	7,190	6,908	7,272	9,139
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	-5.44	10.28	36	-5.05	-6.17	55	-5.36	6.83	40	-5.14	-2.40	48		22.48	
Total selected assets	-0.90	17.19	45	-4.72	-2.56	48	-5.01	9.48	36	-20.43	2.04	20		12.40	
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name _____

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Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	115	139	357	201,439	237,777	-17.27	-97.21
Dividends	0	0	0	201,083	232,000		-100.00
Interest	78	139	357	356	5,589	-43.88	-92.80
Management and service fees	0	0	0	0	188		-100.00
Other income	37	0	0	0	0		
Income from nonbank subsidiaries	3,766	3,777	4,759	7,679	8,030	-0.29	371.34
Dividends	3,766	3,777	4,759	7,679	8,030	-0.29	371.34
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	3,881	3,916	5,116	209,118	245,807	-0.89	-21.25
Securities gains (losses)	0	0	0	0	0		
Other operating income	5	0	-706	0	190		-75.00
Total operating income	3,886	3,916	4,410	209,118	245,997	-0.77	-21.46
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	1,928	2,266	6,497	4,998	4,717	-14.92	-9.06
Other expenses	7,471	1,769	8,782	4,303	3,032	322.33	1364.90
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	9,399	4,035	15,279	9,301	7,749	132.94	257.38
Income (loss) before taxes	-5,098	234	-5,480	198,200	241,894		
Applicable income taxes (credit)	-1,346	-364	-714	-920	1,065		
Extraordinary items							
Income before undistributed income of subsidiaries	-3,752	598	-4,766	199,120	240,829		
Equity in undistributed income of subsidiaries	7,556	64,484	276,208	-84,346	-92,020	-88.28	-53.78
Bank subsidiaries	7,863	66,450	274,129	-82,846	-90,214	-88.17	-50.91
Nonbank subsidiaries	-307	-1,966	2,079	-1,500	-1,806		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	3,804	65,082	271,442	114,774	148,809	-94.16	-79.91
Memoranda							
Bank net income	7,863	66,450	274,129	118,237	141,786	-88.17	-58.66
Nonbank net income	3,459	1,811	6,838	6,179	6,224	91.00	206.38
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,606,346	91.01	1,826,185	87.43	2,009,320	93.23	1,829,289	1,909,768	42.72	231.80
Common and preferred stock	2,606,346	91.01	1,825,709	87.41	2,009,320	93.23	1,828,968	1,909,676	42.76	232.25
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	476	0.02	0	0	321	92	-100.00	-100.00
Investment in nonbank subsidiaries	99,209	3.46	33,726	1.61	37,771	1.75	35,692	36,109	194.16	233.27
Common and preferred stock	65,306	2.28	31,892	1.53	35,937	1.67	33,858	34,275	104.77	133.79
Excess cost over fair value	33,903	1.18	1,834	0.09	1,834	0.09	1,834	1,834	1748.58	1748.58
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	147,172	5.14	223,755	10.71	103,708	4.81	244,925	71,430	-34.23	49.07
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	2,066	0.07	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	8,879	0.31	5,081	0.24	4,514	0.21	4,728	4,041	74.75	-24.58
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,863,672	100.00	2,088,747	100.00	2,155,313	100.00	2,114,634	2,021,348	37.10	209.33
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	147,996	5.17	246,734	11.81	147,939	6.86	246,617	98,605	-40.02	-2.75
Subordinated notes and debentures	100,492	3.51	0	0	0	0	0	0		
Other liabilities	4,426	0.15	4,361	0.21	1,264	0.06	9,280	5,426	1.49	71.28
Balance due to subsidiaries and related institutions	90,295	3.15	67,011	3.21	67,011	3.11	67,011	67,011	34.75	34.75
Total liabilities	343,209	11.98	318,106	15.23	216,214	10.03	322,908	171,042	7.89	54.76
Equity Capital	2,520,463	88.02	1,770,641	84.77	1,939,099	89.97	1,791,726	1,850,306	42.35	258.02
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	758	0.03	576	0.03	577	0.03	576	575	31.60	30.46
Common surplus	1,967,972	68.72	1,054,291	50.47	1,058,997	49.13	1,053,022	1,049,064	86.66	493.89
Retained earnings	1,219,882	42.60	1,036,797	49.64	1,224,614	56.82	977,414	917,377	17.66	89.48
Accumulated other comprehensive income	-313,780	-10.96	-13,702	-0.66	-37,768	-1.75	56,007	23,501		
Other equity capital components	-354,369	-12.37	-307,321	-14.71	-307,321	-14.26	-295,293	-140,211		
Total liabilities and equity capital	2,863,672	100.00	2,088,747	100.00	2,155,313	100.00	2,114,634	2,021,348	37.10	209.33
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	90,295	3.15	67,011	3.21	67,011	3.11	67,011	67,011	34.75	34.75
Notes payable to subsidiaries that issued TPS	90,000	3.14	65,000	3.11	65,000	3.02	65,000	65,000	38.46	38.46
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	0.56	9.94	5	14.69	12.54	70	14.69	11.94	74	6.25	7.29	32	8.92	9.68	39
Bank net income / Average equity investment in banks	1.36	10.44	4	14.55	12.55	70	14.30	11.80	77	6.26	7.45	33	8.64	10.51	30
Nonbank net income / Average equity investment in nonbanks	20.20	11.36	75	20.87	12.53	71	19.27	13.12	71	18.13	9.75	78	17.85	7.89	79
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	206.70	97.54	99	102.10	95.97	53	100.99	96.79	46	103.02	88.16	50	95.28	82.22	29
Nonbank net income / Parent net income	90.93	3.43	99	2.78	2.83	70	2.52	3.40	67	5.38	3.59	78	4.18	5.93	71
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	13.62	16.87	51	17.97	17.74	70	11.15	16.81	45	18.02	20.06	68	9.24	20.43	41
Total debt / Equity capital	9.86	11.65	54	13.93	11.90	70	7.63	11.71	50	13.76	14.41	65	5.33	14.31	42
Total debt + notes payable to subs that issued TPS / Equity capital	13.43	13.71	57	17.61	14.30	74	10.98	13.63	48	17.39	16.67	68	8.84	16.36	47
Total debt + Loans guaranteed for affiliate / Equity capital	9.86	11.72	54	13.93	12.02	70	7.63	11.77	49	13.76	14.68	65	5.33	14.56	42
Total debt / Equity capital – excess over fair value	9.99	11.75	55	13.95	12	70	7.64	11.81	50	13.78	14.52	65	5.33	14.51	42
Long-term debt / Equity capital	9.86	11.08	55	13.93	11.33	70	7.63	10.95	51	13.76	13.56	66	5.33	13.04	43
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	1.35	0.07	94	0.10	0.10	84	0.09	0.05	85	0.10	0.08	83	0.10	0.12	81
Long-term debt / Consolidated long-term debt	73.35	40.81	78	78.64	35.48	86	68.82	39.86	71	78.63	34.67	89	40.28	28.44	61
Double Leverage															
Equity investment in subs / Equity capital	107.34	103.47	73	105.01	102.85	64	105.57	103.22	67	104.07	102.81	61	105.16	103.22	62
Total investment in subs / Equity capital	107.34	108.45	61	105.04	108.21	55	105.57	108.40	54	104.09	110.16	45	105.17	111.07	48
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	12.16	0.38	99	0.34	0.22	62	0.40	0.29	64	0.64	0.47	60	0.64	0.36	65
Equity investment in subs – equity cap / Net income-div (X)		1.31		0.37	0.74	37	0.44	1.05	32	0.81	1.82	31	0.76	1.22	41
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	29.17	129.62	19	43.97	111.20	22	12.97	152.85	3	623.81	136.59	99	810.71	177.68	98
Cash from ops + noncash items + op expense / Op expense + dividend	38.51	125.04	25	4.50	98.58	16	25.43	154.48	7	633.12	147.24	99	842.32	190.27	98
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	342.34	98.29	92	-117.49	85.35	6	-1.22	98.54	7	615.28	134.08	96	235.21	116.34	95
Pretax operating income + interest expense / Interest expense	-164.42	2,251.18	7	110.33	1,142.88	31	15.65	1,835.33	4	4,065.59	2,016.32	85	5,228.13	1,968.54	85
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-108.42	1,728.15	8	109.03	1,357.31	28	29.48	1,770.77	5	3,036.73	1,539.23	83	3,329.99	1,632.83	85
Dividends + interest from subsidiaries / Interest expense + dividends	36.74	145.40	23	49.17	117.86	25	16.64	174.12	4	712.08	150.43	97	903.68	210.80	97
Fees + other income from subsidiaries / Salary + other expenses	0.50	9.52	68	0	13.36	34	0	11.92	32	0	13.95	31	6.20	16.52	62
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.42	23	0	3.97	23	0	3.44	25	0	3.85	24	0	2.64	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.35	1.70	65	0.22	1.80	58	0.24	1.76	60	0.24	2.66	59	0.29	5.62	56
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		64.91		953.01	74.87	97		66.37		12.24	81.10	5	9.33	57.84	6
Dividends declared / Net income	224.40	33.46	99	8.76	23.13	21	8.93	28.27	13	21.23	42.29	22	15.10	33.08	17
Net income – dividends / Average equity.....	-0.70	6.76	5	13.41	9.52	79	13.37	8.62	84	4.92	4.14	59	7.57	6.46	65
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	124.34	14	0	101.14	15	0	155.92	7	825.16	132.17	98	1,032.81	178.13	96
Dividends from nonbank subsidiaries	44.12	1.65	94	66.27	3.28	97	19.63	4.90	87	31.51	3.41	91	35.75	7.53	90
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	44.12	153.16	26	66.27	128.99	31	19.63	203.53	6	856.67	174.85	98	1,068.56	260.40	95
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.39	14	0	30.63	14	0	45.96	5	170.07	60.28	98	163.63	66.55	97
Interest income from bank subsidiaries.....	0.99	0.15	88	0.21	0.12	81	0.13	0.11	80	0.30	0.36	70	3.94	0.54	92
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0.13	1.55	73
Other income from bank subsidiaries.....	0.47	0	96	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	1.46	49.34	21	0.21	33.49	18	0.13	51.33	8	170.37	62.88	97	167.70	69.36	97
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	108.88	31.46	89	208.56	47.24	88	69.60	62.63	53	124.28	56.39	83	129.02	82.95	80
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	108.88	39.06	88	208.56	69.48	83	69.60	87.22	50	124.28	79.84	76	129.02	150.41	65
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	60.28	15	0	58.57	15	0	74.16	7	96.16	69.76	57	94.31	67.32	56
Interest income from bank subsidiaries.....	2.01	1.04	86	3.55	0.72	90	8.10	0.23	96	0.17	0.63	64	2.27	0.80	82
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0.08	1.81	73
Other income from bank subsidiaries.....	0.95	0.01	94	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	2.96	73.91	17	3.55	71.70	16	8.10	83.13	11	96.33	82.20	42	96.66	78.80	42
Dividends from nonbank subsidiaries	96.91	4.30	94	96.45	5.32	96	107.91	3.07	99	3.67	1.95	80	3.26	2.65	77
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	96.91	6.88	93	96.45	10.59	95	107.91	4.67	99	3.67	4.70	73	3.26	7.29	69
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	36.34	28.43	65	27.16	29.59	58	45.30	26.38	75	27.17	27.08	59	67.96	28.33	79